



NO Exams & NO Lab Testing for Qualified* Applicants!

Security Mutual's Underwriting Department is pleased to announce a newly approved enhancement to the **SMLXPRESS Underwriting Program**. This program is designed to speed up the underwriting and policy issue process for coverage amounts now available up to \$1,000,000 subject to program parameters.

We have eliminated exams and lab testing for qualified* applicants! Through the SMLXPRESS Underwriting Program, we are striving to enhance and simplify the underwriting experience for you and your clients. *Please call the Underwriting Department at 800-346-7171 with any questions regarding SMLXPRESS Underwriting.*

Highlights

- ✓ Submit in-good-order Individual Life Insurance Application Part 1 and Nonmedical Application Part 2 (*including all other state- and company-required forms*).
- ✓ No Exam Requirements and No Lab Testing for qualified* applicants.
- ✓ SML will request information from third-party data sources.
- ✓ Applicants meeting our guidelines should be approved within five business days with no further underwriting.
- ✓ **Available Underwriting Classes**:** Preferred Plus Nonsmoker, Preferred Nonsmoker, Preferred Smoker, Standard Plus Nonsmoker, Standard Nonsmoker, Standard Smoker.
- ✓ **Applicable Products**:** Whole Life Series, Universal Life, Term Portfolio, Survivorship and Unisex Products.
- ✓ **Applicable Riders**:** Terminal Illness Options Accelerated Benefit Rider, Chronic Illness Accelerated Death Benefit Rider, Disability Waiver of Premium, Waiver of Monthly Deduction, Level Term Rider, Custom Term Rider, Enhanced Paid-Up Additions Rider, Term and Paid-Up Additions Combination Rider (Combo Rider), Overloan Protection Rider.

Qualifications/Parameters/Eligibility Requirements/Limitations

- ✓ Issue Ages: 18-60.
- ✓ Face Amount: \$1,000,000 maximum, per life. (*Note: Face amounts may be adjusted depending upon in-force coverage.*)
- ✓ The maximum amount of insurance currently in force and applied for with Security Mutual Life Insurance Company of New York cannot exceed \$1,500,000, per life. If exceeded, full underwriting will apply (*unless being internally replaced as part of this program*).
- ✓ Face amounts are subject to regular policy form rules.
- ✓ Whole Life with the Enhanced Paid-Up Additions Rider: Year 10 Net Amount at Risk maximum is \$1,000,000 (*current assumptions*).
- ✓ Whole Life with the Term and Paid-Up Additions Combination Rider (Combo Rider): total Death Benefit not to exceed \$1,000,000.
- ✓ The approved rate classification may not be available for additional amounts of coverage requested outside of this program.
- ✓ Available on new business cases only. (*Excludes term conversions.*)
- ✓ Internal replacements – only Standard or better risks, prior to any underwriting programs, will be considered.
- ✓ Not to be combined with any other underwriting programs.
- ✓ Insureds under prior SML smoker policies will require a current urinalysis for nonsmoker applications submitted under this program.
- ✓ Rate review consideration is not available on in-force policies under this program.
- ✓ Insureds must be permanent residents or citizens of the United States.
- ✓ Facultative reinsurance cases are not eligible. Cases previously sent out facultatively in the past three years are not eligible.
- ✓ Cases previously rated are not eligible.
- ✓ The Enhanced Conversion Rider, Enhanced Guaranteed Insurability Option Rider and Accidental Death Benefit Rider are not eligible.

Major Medical Conditions Warranting Full Underwriting

The conditions listed in the chart are some of the most common diseases/disorders that warrant full underwriting. Please note that this list is not all inclusive, and it is at the Underwriter's discretion what medical histories may be excluded under this program.

Alcohol abuse/treatment	Any clotting or bleeding disorders	Epilepsy/Seizure Disorder
Cardiovascular – any heart disease, peripheral vascular disease, carotid artery disease	Stroke/Transient Ischemic Attack (TIA), Parkinson's Disease, dementia, ALS, Multiple Sclerosis, spinal cord injury, neuropathy	Rheumatoid Arthritis (RA), Muscular Dystrophy, Lupus, Scleroderma
Cancer (<i>except superficial Basal Cell and Squamous Cell Carcinoma of the skin</i>)	Barrett's, Ulcerative Colitis (UC) or Crohns Disease, Hepatitis (<i>other than A</i>)	DWI, DWAI, DUI or any drug-related MVR incident
Chronic Obstructive Pulmonary Disease (COPD/Emphysema), Sarcoidosis, Sleep Apnea	Kidney Disease, renal failure/insufficiency	Bipolar Disorder, Major Depressive Disorder
Diabetes, or use of diabetic drugs, including insulin	Any organ transplantation	Aneurysm
Drug abuse and/or treatment	HIV/AIDS	Gastric Bypass/Lap Band



*If the applicant does not qualify, or upon our initial assessment we determine the case will be rated higher than Standard, full underwriting will apply.

**Available Underwriting Classes and Riders vary by product. Product availability and features may vary by state. Consult SecurityLink for product details and state availability.

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